

Dear Honorable Judge Glenn,

I hope this letter finds you well. My name is Suzette van Reede van Oudtshoorn, and I am writing to you regarding a matter that has been causing me significant concern.

I am a retired individual who recently sought to open an account with Coinbase, a digital currency exchange, to receive a payout from Celsius. However, I have been encountering difficulties with Coinbase's Know Your Customer (KYC) process. They have requested extensive information and documents, some of which I am unable to provide due to my retired status. See below the list of documents they require from me, which most of it I cannot supply.

The documents they are requesting include payslips, employment records, business ownership documents, bank statements, brokerage statements, tax returns, and more. As a retired individual, I do not have access to many of these documents, and I believe that some of the requests are not applicable to my situation. See the full list below

Account access may be restricted if you don't take action within 15 days of receiving this email.

Information Request	Response	Document Request
<p>Provide details in relation to your current or previous occupation, any businesses you own, and any business you are involved in.</p> <p>If employed:</p> <ul style="list-style-type: none"> • Name of employer • Annual salary • Position within employer <p>In case of business:</p> <ul style="list-style-type: none"> • Business industry • Your role in the business (e.g. CEO, Director) 		<ul style="list-style-type: none"> • Payslip issued within the last 3 months • Letter from your Human Resources department confirming your employment and salary • Record of bonus or other variable compensation paid within the last 3 months, such as a cash bonus or an equity-based payment. • Record of any draw or distribution, outside of regular salary, from any business ownership • Pension distribution records or account statements • Tax records or documentation (e.g. W2)
<p>Where different from your previous response, provide independent documentary evidence of the source of funds deposited into your Coinbase account and how it was accumulated. The evidence provided must be verifiable and from an established source (bank, crypto exchange, tax return, etc.)</p>		<ul style="list-style-type: none"> • Loan agreement or statement • Statement from other exchanges • Screenshot of transactions from an unhosted wallet

<p>Please provide the primary source(s) through which your overall wealth/net worth was generated.</p> <p>If wealth was generated through multiple sources, specify each source.</p>		<ul style="list-style-type: none"> • Payslip • Brokerage / investment statement • Home sale document • Probate or conveyancing document • Copy of Will, Grant of Probate, Gift Letter, etc. <p>If your source of wealth originated from crypto or other investments, please provide additional supporting documentation. Eg. statement from a crypto exchange or broker-dealer confirming your investment portfolio.</p> <p>Examples of sources of wealth include Employment income or business savings, gambling, gifting, investment income, inheritance, life insurance sale of assets or returns from crypto investments.</p>
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Source of Funds	Acceptable Documents
<p>Fiat currency e.g EUR, USD, JPY inflows into Coinbase account from bank account/Paypal</p>	<p>Bank statement from your funding account(s), issued within the last four months in your name, showing your residential address</p> <p>Provide any document from those listed below if relevant to the source of the deposit of funds into your Coinbase account</p> <ul style="list-style-type: none"> • Brokerage statements • Crypto statements from other exchanges • Payslips • Tax returns • House sale documents • Will/grant of probate
<p>Crypto inflows from external exchanges</p>	<ul style="list-style-type: none"> • Screenshot of your external account profile, showing wallet address/email/name • Screenshot of account statement showing transaction to other wallets/exchanges/Coinbase

Crypto inflows from external wallet/unhosted wallet	<ul style="list-style-type: none"> • Screenshots / Statements / Tax documents showing crypto earnings/holdings stored in external wallet/unhosted wallet • CSV file outlining inflows/outflows from external wallet
Crypto inflows from mining	<p>Electricity bill with details like date of invoice and amount due (generally the machinery consumes huge electricity)</p> <ul style="list-style-type: none"> • License to mine crypto/ Registration document • Machinery screenshot purchase invoice if possible • Other exchange / storage statement that shows his/her crypto earnings • Value of that particular crypto at that time and current USD value

Source of Wealth	Acceptable Documents
Employment/Business income	<ul style="list-style-type: none"> • Payslip issued within the last 3 months • Letter from your Human Resources department confirming your employment and salary • A record of a bonus or other variable compensation paid within the last 3 months such as a cash bonus or an equity based payment. • A record of any draw or distribution, outside of regular salary, from any business ownership • Pension distribution records or account statements • Tax records or documentation (e.g. W2)
Crypto assets	<ul style="list-style-type: none"> • Statement from crypto exchange showing investment growth
Inheritance / Gifts	<ul style="list-style-type: none"> • Will / grant of probate • Trust agreement • Gift letter
Sale of assets (e.g. shares, property, business)	<ul style="list-style-type: none"> • Brokerage account statement (if sale of securities) • Property sale records • Business sale records
Investment income	<ul style="list-style-type: none"> • Brokerage account statement showing investment growth
Proceeds from legal settlement	<ul style="list-style-type: none"> • Settlement documents or records (including settlement amount)

Lottery / gambling winnings	<ul style="list-style-type: none">• Gambling winning tax reporting records (e.g. IRS Form W-2G)
Insurance settlement	<ul style="list-style-type: none">• Record of insurance settlement• Insurance statement

Despite my attempts to communicate my situation and seek alternative forms of verification, I have not received a timely response from Coinbase. This has left me in a state of uncertainty and stress, as I am unable to verify my Coinbase account.

Furthermore, I would like to inform you that the funds from Celsius have not yet been paid out, and there are currently no funds in my Coinbase account. I understand that there may be an option to receive a cheque in the post from Celsius. However, I would like to express my preference not to receive the payout in this manner. Given the digital nature of the transaction and the potential security risks associated with physical cheques, I believe it would be safer and more efficient to handle this transaction electronically.

I kindly request your understanding and assistance in this matter.

Best regards,
Suzette van Reede van Oudtshoorn